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2026 Annual Enrollment Coming Soon

- Annual Enrollment will be from Monday, October 20th through Thursday, November 6th,
 2025.
- There are also additional plan options new for 2026 to provide you with coverage to fit your needs.

Please note the company will be mailing out information on open enrollment soon. There are two key points I want to draw your attention to:

1) We will have a choice for 2026 to stay with United Health Care (UHC) or to change to Blue Cross Blue Shield of Illinois (BCBSIL)

If NO ACTION is taken on your part you will remain with UHC

2) There is a price comparison chart to show that ALL benefits/cost are exactly the same between UHC and BCBSIL. However, there is a mistake in the chart: it shows different costs for prescriptions for UHC (CVS) vs BCBSIL(CVS). This is incorrect. The cost shown under UHC (CVS) should be the same as BCBSIL(CVS). (This may not be an issue as it may have been corrected on the sheet before open enrollment information was posted.)

Again, ALL benefits/costs are the same between UHC and BCBSIL.

We will also have a couple of our Corporate Benefits team members here in the plant one day next week in the Audit Center to field questions regarding Annual Enrollment. (Date unknown currently)

Please let me know if you have any questions. Morgan and I will be available for help in the union office as every year for open enrollment. Signs will be posted.

Thank you,

Kristen Snapp

Local 402

Benefits Representative

International 937-390-4339- Office Local 402-Union Hall 937-390-3327- Office



Annual Enrollment starts October 20!

This is your once-a-year opportunity to review, update, or confirm benefits for you and your family. Take a few minutes to explore your options so you're ready for the year ahead.

What's New for 2026

- Blue Cross Blue Shield of Illinois(BCBSIL) is now available alongside United Healthcare (UHC).
- Explore the BCBSIL pre-member website starting October 20: bcbsil.com/international.

What You Need to Do

- Review your 2026 Enrollment Guide in the P&C Hub starting October 20. It includes your eligibility details, plan options, and any new or updated benefits for the year ahead.
- Confirm your elections for 2026. If you don't make changes, your 2025 medical, dental, and vision coverage will roll over automatically.
- Re-enroll in Flexible Spending Accounts (FSA) and Paid Time Off (PTO) Purchase (if eligible).
 These do NOT carry over each year.
- Changing medical carrier? You must make an active election to enroll in BCBSIL.
- New hires (starting on or after October 20): You'll receive your 2026 enrollment opportunity after completing your new hire elections for the rest of 2025.

Access the P&C HUB

- On Network: Employees on the network are automatically logged in via Single Sign-On (SSO). Go to Insider > Employee Resources > People & Culture > People & Culture Hub.
- Off Network: Visit peopleandculturehub.International.com
 - o Log in using your @navistar.com address instead of @international.com .
 - o For employees without an work email address, your UPN is your user ID followed by @navistar.com (example: u00abc@navistar.com).
 - o Use your password and complete multi-factor authentication.
- Need help? Click here to reset your password. MFA support is available in the attached document.

First Time Users: You'll be asked to create a six-digit phone PIN. Keep this number. You'll need it each time you call the P&C Connection Network.

Have Questions?

If you have questions or need help with your enrollment, the P&C Connection Network is here to support you:

- Schedule an appointment online
- Submit a service request
- Chat live via web with a representative
- Call 877-353-5100 (Monday-Friday, 8:00 a.m. 5:00 p.m. Central)

Health Pros are also available to help answer questions about your medical plan options and coverage.

Don't wait. Log in starting October 20 to review your 2026 benefits!

Thank you, International's Benefits Team

9/19/2024